

Cyber Breach Response Coverage



What if the customer or employee information you maintain – such as credit card, driver's license or Social Security numbers – is stolen, mistakenly exposed, or, worse, used to commit identity theft or fraud? What if you can no longer continue business operations due to not being able to access your crucial systems?

Chances are clients who trust you now might take their business elsewhere, and severe service impacts can cause substantial revenue losses and can be costly to resolve. Your business reputation, and even your business, may be damaged. And meeting your obligations under the new data breach notification laws now in almost every state could cost you a bundle.

It's a fast-growing crime, and small to mid-sized businesses are a big target. But now, it doesn't have to be a worry with our new Cyber Liability and Breach Response coverage.

With Cyber Liability and Breach Response coverage, when personal data in your safekeeping is breached, we'll help you respond with the speed and care customers expect *and* comply with state legal obligations to promptly notify individuals affected by the breach. What's more, our program shows customers you care with special services such as:

- Credit monitoring and a toll-free helpline for affected persons,
- Identity restoration assistance if the breach results in identity theft.

However, it's not just your customer that's protected - your business will also be protected by:

- Helping recover lost Business Income,
- Providing assistance in instances of Cyber Extortion/RansomWare attacks, and
- Covering the costs of Payment Card and Media Liabilities

Cyber Liability and Breach Response insurance also covers the cost of a legal review of your notification obligations under state law and data analysis services to help you determine the nature and extent of the breach.

In short, Cyber Breach Response helps you respond promptly and professionally to the loss or theft of your clients' personal information as well as protecting your business operation and system functionality. As important, it can help you retain your clients' trust and their business.

Responding to a data breach is confusing, complex and costly; hiring a breach restoration company can cost a minimum of \$5,000 to \$10,000, but, with Cyber Breach response, these services are provided for you for \$38 - \$83 a year (depending on coverage and deductible options).

PLEASE NOTE: Cyber Breach Response is not included in your current insurance program. Protect your business from the risk of data breach and request this optional coverage.

Contact your agent for a quote and for further information on Cyber Breach coverage. Don't wait, call today. Your customers' trust is your most valuable asset. Now that trust is easier to protect.



This is a summary of coverage. For all coverage terms, conditions and exclusions refer to the actual insurance policy.